February 15, 2008 PUBLIC NOTICE # 2008-07

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1576	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT-D&O AND CORPORATE LIABILITY	0
08-1600	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS- SIDE "A" D & O EXCESS LIABILITY	0
08-1731		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1732		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1733		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1734		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1767		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA EXCESS	
08-1768		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA EXCESS	
08-1769		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA EXCESS	
08-1770		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA EXCESS	
08-1682	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL UMBRELLA	
08-1721	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1765	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOLLOWING FORM EXCESS LIABILITY POLICY	
08-1585	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AIRCRAFT	FORMS	BROAD FORM AIRPORT	
08-1584	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ULTRA SPECIALTY SERVICES	
08-1722	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1681	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-1689	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - RETAIL GROCERS	

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08-1723	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1573	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
08-1601	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1690	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210 - COMPAK	
08-1707	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	FORMS	CLASSIC TRADE CREDIT INSURANCE	
08-1683	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL UMBRELLA	
08-1742	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR7-MAINSTREET	-1.88
08-1743	0930	DANIELSON NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
08-1724	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1577	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	@VANTAGE FOR - MEDICAL TECHNOLOGY	-14.1
08-1763	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-1586	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1701	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
08-1702	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1602	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1603	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1566	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	
08-1574	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1740	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-0.11
08-1567	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	
08-1575	0007	FEDERATED SERVICE INSURANCE COMMERCIAL INLAND MARINE RULE CHANGE HR3210					
08-1741	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-0.11
08-1725	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1583	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-1692	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS PACKAGE POLICY	-4.3
08-1597	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-1667	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	0
08-1670	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	0
08-1672	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	0
08-1674	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	0
08-1587	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-1677		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210	
08-1735		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1736		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1737		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1738		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	

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08-1739		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-1579	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-1596	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
08-1726	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1605	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1608	0930	NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	COMMERCIAL	SURETY	NEW PROGRAM	BAIL BONDS	0
08-1684	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL UMBRELLA	
08-1606	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1730	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA- EXCESS	0
08-1727	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
08-1581	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	PSET CONTROL	0
08-1582	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	PEST CONTROL	0
08-1588	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
08-1589	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	PEST CONTROL	0
08-1590	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	RENTAL	0
08-1703	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-1704	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	CHARTER PARTNERS	0
08-1705	4257	NOVA CASUALTY COMPANY		AUTO PHYSICAL DAMAGE	RULE CHANGE	RENTAL	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1706	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	CHARTER PARTNERS	0
08-1578	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	@VANTAGE FOR - MEDICAL TECHNOLOGY	-14.1
08-1764	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-1766	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECIAL FARM PACKAGE "10"	
08-1593	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS LIABILITY	
08-1761	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1580	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
08-1687	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	HR3210	0
08-1688	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-1762	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM		
08-1675	0869	SECURIAN CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROGRAM PROTECTION	
08-1691	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MOBILE HOME PARKS	0
08-1591	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
08-1685	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL UMBRELLA	
08-1607	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-1598	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
08-1686	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL UMBRELLA	
08-1728	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1729	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
91	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

 $The following files \ were \ incorrectly \ listed \ on \ the \ respective \ Public \ Notice(PN) \ Dates:$ 

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-677	01/18/2008	Century-National Insurance	Commercial Fire	Rule	Balanced and	0.00%
			Company			Preferred	
Correct	08-677	01/18/2008	Century-National Insurance	Personal Fire	Rule	Balanced and	0.00%
			Company			Preferred	